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I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper or
is being deposited with the United States Postal Service "Express Mail
Post Office to Addressee" service under 37 CFR 1.10 on the date indicated
below and is addressed to MS: Amendment, Commissioner of Patents,
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

Date: July 7, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Marketcore-P0-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	ERLANGER, Michael D.
Serial No.	:	09/370,619
Filed	:	7 August 1999
For	:	EFFICIENT MARKET FOR FINANCIAL PRODUCTS
Group Art Unit	:	3624
Examiner	:	COLBERT, Ella

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF
NON-COMPLIANT AMENDMENT (37 CFR 1.121)**

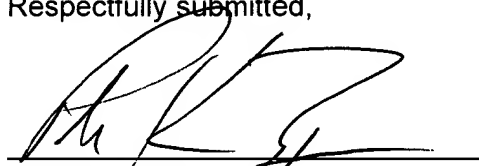
SIR:

In response to the Notice of Non-Complaint Amendment (37 CFR 1.121) mailed June 26, 2006, in the above-referenced patent application, please enter the enclosed Drawings labeled Replacement Sheet, Sheets 1-4, Figures 1-5. The drawings are now properly identified in the top margin as "Replacement Sheet," as required by 37 CFR 1.121(d). Applicant submits the enclosed Drawings labeled Replacement Sheet as formal drawings, and the enclosed Drawings are in compliance with 37 CFR 1.84. It is believed that no new matter has been added.

II. FEE

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235. Additionally, the Examiner is invited to contact the undersigned at (312) 240-0824 if it can in any way expedite or ease the handling of this case. Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'P. Trzyna', is written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)

Date: July 7, 2006

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824